

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
Garrison et al. :Expected Art Unit: 2765
Rule 53(b) Continuation of :
Application Serial No. 08/994,047, :Expected Examiner: R. Jeanty
filed December 19, 1997 :
Filed: Concurrently Herewith :
For: AN ELECTRONIC BILL PAYMENT SYSTEM WITH MERCHANT
IDENTIFICATION

PRELIMINARY AMENDMENT

Sir:

This preliminary amendment is directed to the accompanying 37 CFR 1.53(b) application, which is a continuation of the above referenced application. Prior to examination, please amend the above-identified application as follows:

IN THE TITLE

Please amend the title to read "REMITTANCE PAYMENT PROCESSING WITH ACCOUNT SCHEMING AND/OR VALIDATION".

IN THE CLAIMS

Please cancel claim 1.

Please add the following claims 28-45:

--28. A computer-based method of altering an account number associated with payment remittance, comprising:

receiving a request, on behalf of a payor, to make payment to a payee, including an account number for the payor with the payee;

transforming the received account number into an altered account number according to alteration rules corresponding to a payee account number format; and

directing payment remittance advice, including the altered account number, to the payee.

29. The method of claim 28, wherein:

the altered account number includes a portion of one of a name of the payor, an address of the payor and a zip code of the payor.

30. The method of claim 28, further comprising:

determining if the received account number conforms with validation rules corresponding to payee values for fields of the account number before transforming the received account number.

31. A system for processing payment requests, comprising:

a storage device configured to store alteration rules corresponding to a payee account number format; and

a processor configured to:

receive a payment request, including a payor account number,

alter the received account number according to the stored alteration rules, and

generate a signal directing payment remittance advice, including the altered account number, to a payee.

32. The system of claim 31, wherein:

the altered account number includes a portion of one of a name of the payor, an address of the payor and a zip code of the payor.

33. An article of manufacture for processing a payment request, comprising:

computer readable storage medium; and

a computer program stored on the storage medium, wherein the stored computer program is configured to be readable from the computer readable storage medium by a computer and thereby cause the computer to operate so as to:

receive a payment request including an account number for a payor;

transform the account number into an altered account number based upon alteration rules of one of a plurality of payees; and

direct payment remittance advice, including the altered account number, to the one payee.

34. The article of manufacture of claim 33, wherein:

the altered account number includes a portion of one of a name of the payor, an address of the payor and a zip code of the payor.

35. A system for processing a payment request, comprising:

a communications network;

a first station coupled to the network and configured to transmit a payment request of a payor, including a payor's account number with one of a plurality of payees, via the network; and

a second station coupled to the network, and configured to receive the transmitted payment request via the network, to transform the account number into an altered account number according to a format required by the one payee, and to direct

payment remittance advice, including the altered account number, to the payee.

36. The system of claim 35, wherein:

the altered account number includes a portion of one of a name of the payor, an address of the payor and a zip code of the payor.

37. A payment processing network, comprising:

a network station, representing one of a plurality of payors, configured to transmit an instruction to pay a bill of one of a plurality of payees, the payment instruction including an account number assigned to the one payor by the one payee; and

a network station, representing a payment processing entity, configured to direct payments to the plurality of payees based on payment instructions transmitted by the plurality of payors, and (i) to transform the account number included in the transmitted payment instruction in accordance with alteration rules corresponding to account numbers assigned by the one payee, (ii) to direct a payment in accordance with the transmitted payment instruction, and (iii) to direct a notice of the directed payment, including the transformed account number, to the one payee.

38. A network according to claim 37, further comprising:

a network station representing another of the plurality of payors, and configured to transmit another instruction to pay another bill of another of the plurality of payees, the other payment instruction including another account number assigned to the other payor by the other payee;

wherein the payment processing entity station is further configured (i) to transform the other account number included in the transmitted other payment instruction in accordance with other alteration rules corresponding to account numbers assigned by the other payee, (ii) to direct another payment in accordance with the transmitted other payment instruction, and (iii) to direct another notice of the directed other payment, including the transformed other account number, to the other payee.

39. A network according to claim 37, wherein:

the payor station is further configured to transmit another instruction to pay another bill of another of the plurality of payees, the other payment instruction including another account number assigned to the payor by the other payee;

the payment processing entity station is further configured (i) to transform the other account number included in the transmitted other payment instruction in accordance with other alteration rules corresponding to account numbers assigned by the other payee, (ii) to direct another payment in accordance with the transmitted other payment instruction, and (iii) to direct another notice of the directed other payment, including the transformed other account number, to the other payee.

40. A network according to claim 37, further comprising:

a network station representing another of the plurality of payors, and configured to transmit another instruction to pay another bill of the one payee, the other payment instruction including another account number assigned to the other payor by the one payee;

wherein the payment processing entity station is further configured (i) to transform the other account number included in

the transmitted other payment instruction in accordance with the alteration rules, (ii) to direct another payment in accordance with the transmitted other payment instruction, and to direct another notice of the directed other payment, including the transformed other account number with the transmitted notice of the directed payment, to the one payee.

41. A method of processing a payment request, comprising:

transmitting, from a network station representing one of a plurality of payors, an account number assigned to the one payor by one of a plurality of payees;

transforming, at a network station representing a payment processing entity, the transmitted account number in accordance with alteration rules corresponding to account numbers assigned by the one payee;

directing, from the payment processing entity station, a payment to the one payee in accordance with a payment instruction of the one payor; and

directing, from the payment processing entity station, a notice of the directed payment, including the transformed account number, to the one payee.

42. A method according to claim 41, further comprising:

determining, at the payment processing entity station, if the transmitted account number conforms to validation rules corresponding to account number values in predefined account number fields prior to transforming the account number.

43. A method according to claim 41, further comprising:

transmitting, from a network station representing another of the plurality of payors, another account number assigned to the other payor by another of the plurality of payees;

transforming, at the payment processing entity station, the transmitted other account number in accordance with other alteration rules corresponding to account numbers assigned by the other payee;

directing, from the payment processing entity station, another payment to the other payee in accordance with another payment instruction of the other payor; and

directing, from the payment processing entity station, another notice of the directed other payment, including the transformed other account number, to the other payee.

44. A method according to claim 41, further comprising:

transmitting, from the payor station, another account number assigned to the payor by another of the plurality of payees;

transforming, at the payment processing entity station, the transmitted other account number in accordance with other alteration rules corresponding to account numbers assigned by the other payee;

directing, from the payment processing entity station, another payment to the other payee in accordance with another payment instruction from the one payor; and

directing, from the payment processing entity station, another notice of the directed other payment, including the transformed other account number, to the other payee.

45. A method according to claim 41, further comprising:

transmitting, from a network station representing another of the plurality of payors, another account number assigned to the other payor by the one payee;

transforming, at the payment processing entity station, the transmitted other account number in accordance with the alteration rules;

directing, from the payment processing entity station, another payment to the one payee in accordance with another payment instruction of the other payor; and

directing, from the payment processing entity station, another notice of the directed other payment, including the transformed other account number, to the one payee.--

IN THE ABSTRACT

Please delete the abstract in its entirety and substitute therefor the abstract attached hereto on a separate sheet.

REMARKS

This preliminary amendment is submitted simultaneous with the filing of a 37 CFR 1.53(b) continuation application on pending Application Serial No. 08/994,047 [Attorney Docket No. 3350-01], filed December 19, 1997. This continuation application is related to Application Serial No. 08/994,046 (now U.S. Patent No. 6,327,577) [Attorney Docket No. 3350-02], which was also filed on December 19, 1997

The title and abstract have been amended to better reflect the invention to which the present application is directed.

As originally filed, the parent '047 application included claims 1-27. Claims 2-27 have been canceled in the filing request for the present continuation application. Claim 1 is canceled and new claims 28-45 are added by this preliminary amendment. Claims 28, 31, 33, 35, 37, and 41 are independent.

The new claims are directed to the disclosed alteration and/or validation of account numbers. No new matter is added.

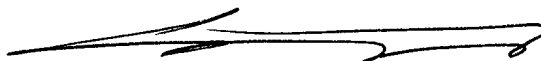
It is noted that Kolling et al. (U.S. Patent No. 5,920,847), which is cited in an IDS submitted concurrently with the Preliminary Amendment, generally discloses an accounts receivable (A/R) data file 40 which is passed from a bank to a biller in an agreed upon format, similar to the biller's usual A/R data file payment processing format and method (see column 16, line 61, through column 17, line 14). However, Kolling lacks any teaching or suggestion that the reformatting would, could or should beneficially include an alteration of the account number. What is suggested by Kolling's disclosure is that the content of the accounts receivable (A/R) data file 40 is reformatted to correspond to the biller's usual A/R data file payment processing format and method without altering the content of the

file, prior to forwarding to the reformatted but identical content tot he biller.

In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 12-0429 and please credit any excess fees to such deposit account.

Respectfully submitted,
LALOS & KEEGAN



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ABSTRACT OF INVENTION

A computer-based remittance payment process, includes storing alteration rules corresponding to a payee account number format. An account number for a payor is received with, for example, a payment request. The received account number is transformed into an altered account number according to the stored alteration rules, thereby facilitating the transmission to the payee of the account number in the desired form as, for example, part of remittance advice associated with a directed payment.